

United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. 09-11237 ESL

ESQUILIN NAVARRO, GERARDO LUIS

Chapter 13

Debtor(s)

CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: 1/12/2010

☐ AMENDED PLAN DATED:

☒ PRE ☐ POST-CONFIRMATION

Filed by: ☐ Debtor ☐ Trustee ☐ Other

I. PAYMENT PLAN SCHEDULE

II. DISBURSEMENT SCHEDULE

\$ 500.00 x 60 = \$ 30,000.00  
\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_  
\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_  
\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_  
\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_

TOTAL: \$ 30,000.00

Additional Payments:

\$ \_\_\_\_\_ to be paid as a LUMP SUM  
within \_\_\_\_\_ with proceeds to come from:

☐ Sale of Property identified as follows:

☐ Other:

Periodic Payments to be made other than, and in  
addition to the above:

\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_

PROPOSED BASE: \$ 30,000.00

III. ATTORNEY'S FEES  
(Treated as § 507 Priorities)

Outstanding balance as per Rule 2016(b) Fee  
Disclosure Statement: \$ 2,900.00

Signed: 

Debtor

Joint Debtor

A. ADEQUATE PROTECTION PAYMENTS OR \$

B. SECURED CLAIMS:

☐ Debtor represents no secured claims.

☒ Creditors having secured claims will retain their liens and shall be paid as follows:

1. ☐ Trustee pays secured ARREARS:

Cr.	Cr.	Cr.
#	#	#
\$	\$	\$

2. ☒ Trustee pays IN FULL Secured Claims:

Cr.	Cr.	Cr.
#	#	#
<u>RELIABLE FINANCIAL</u>		
# <u>A04-626018</u>	#	#
\$ <u>20,858.55</u>	\$	\$

3. ☐ Trustee pays VALUE OF COLLATERAL:

Cr.	Cr.	Cr.
#	#	#
\$	\$	\$

4. ☐ Debtor SURRENDERS COLLATERAL to Lien Holder:

5. ☐ Other:

6. ☐ Debtor otherwise maintains regular payments directly to:

C. PRIORITIES: The Trustee shall pay priorities in accordance with the law.  
11 U.S.C. § 507 and § 1322(a)(2)

D. UNSECURED CLAIMS: Plan ☐ Classifies ☒ Does not Classify Claims.

1. (a) Class A: ☐ Co-debtor Claims / ☐ Other:

☐ Paid 100% / ☐ Other:

Cr.	Cr.	Cr.
#	#	#
\$	\$	\$

2. Unsecured Claims otherwise receive PRO-RATA disbursements.

OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.)  
**See Continuation Sheet**

/s/ MARILYN VALDES ORTEGA  
Attorney for Debtor **Marilyn Valdes Ortega Law Offices**

Phone: (787) 758-4400

Debtor(s)

**CHAPTER 13 PAYMENT PLAN**

**Continuation Sheet - Page 1 of 1**

**TRUSTEE TO PAY ATTORNEY'S FEES BEFORE ANY SECURED OR PRIORITY CREDITOR.**

**ADEQUATE PROTECTION PAYMENT TO RELIABLE FINANCIAL ACCOUNT ENDING NUMBER 6018 UNTIL CONFIRMATION \$150.00 TO BE PAID BY TRUSTEE MONTHLY.**

**INSURANCE TO RELIABLE FINANCIAL ACCOUNT ENDING NUMBER 6018 THROUGH TRIPLE S AT THE END OF SALES CONTRACT IN THE APPROXIMATE AMOUNT OF \$800.00 DISBURSEMENT TO TRIPLE S INSURANCE TO BEGIN AT END OF THE SALES CONTRACT ON**

**ANY POST PETITION TAX RETURNS THAT MAY PROSPECTIVELY ARISE FROM ANY TAX REFUND FOR THE DURATION OF THE PLAN WILL BE USED AS NEEDED TO FUND THE PLAN IN ORDER TO MAXIMIZE THE DISTRIBUTION TO GENERAL UNSECURED CREDITORS, AFTER ITS CONFIRMATION AND WITHOUT THE NEED FOR ANY FURTHER NOTICE, HEARING OR COURT ORDER, THE PLAN SHALL BE DEEMED MODIFIED BY THE INCREMENT(S) TO ITS BASE.**

**ANY CHRISTMAS BONUS IF ANY THAT DEBTOR MAY PROSPECTIVELY RECEIVE FOR THE DURATION OF THE PLAN WILL BE PAID INTO THE PLAN, EXCEPT FOR THE FIRST \$1,000.00 DOLLARS AND THOSE AMOUNT REASONABLY NEEDED, WHICH WILL BE CONSULTED WITH THE TRUSTEE, SHOULD NO AGREEMENT BE REACHED WITH THE TRUSTEE IN THIS MATTER DEBTOR WILL MOVE THE COURT ACCORDINGLY, IN ORDER TO MAXIMIZE THE DISTRIBUTION TO GENERAL UNSECURED CREDITORS.**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

GERARDO ESQUILIN NAVARRO

Debtor(s)

CASE NO.; 09-11237 ESL

CHAPTER 13 (ASSET CASE)

CERTIFICATE OF SERVICE

TO THE HONORABLE COURT:

COMES (S) now Debtor(s) represented by the undersigned counsel and respectfully allege(s) and pray(s) as follows:

1. The undersigned attorney hereby certifies that has notified all creditors and persons with interest as per master address list of the Chapter 13, **PLAN DATED 1/12/2010**.

**WHEREFORE**, it is respectfully requested from this Honorable Court to take notice of this service.

In San Juan, Puerto Rico, this 14<sup>TH</sup>, day of January, 2010.

**I HEREBY CERTIFY:** That I electronically filed the foregoing with the Clerk of the Court using the CM/ECF System which will send notification of such filing to the following: Chapter 13 Trustee **Alejandro Oliveras Rivera, Esq.**, US Trustee **Monsita Lecaroz Arribas** and to all those who in this case have registered for receipt of notice by electronic mail and I hereby certify that I have mailed by regular mail to all creditors listed on the attached Master Address List.

**RESPECTFULLY SUBMITTED.**

/s/MARILYN VALDES ORTEGA  
**MARILYN VALDES ORTEGA**  
USDC PR 214711  
P.O.Box 195596  
San Juan, PR 00919-5596  
Tel. (787) 758-4400  
Fax. (787) 763-0144

Label Matrix for local noticing  
0104-3  
Case 09-11237-ESL13  
District of Puerto Rico  
Old San Juan  
Thu Jan 14 15:18:30 AST 2010

CAPITAL ONE  
C/O Tsys Debt Management  
Po Box 5155  
Norcross, GA 30091-5155

COMMOLOCO  
PO BOX 1886  
CAROLINA, PR 00984-1886

DEPARTAMENTO DEL TRABAJO  
AVE. MUOZ RIVERA 505  
HATO REY, PR 00918-3352

ISLAND FINANCE  
130 EXP. MARTINEZ NADAL 103  
GUAYNABO, PR 00969

MOVIE STAR  
PO BOX 71569  
SAN JUAN, PR 00936-8669

RELIABLE FINANCIAL SERVICES  
PO BOX 21382  
SAN JUAN, PR 00928-1382

MARILYN VALDES ORTEGA  
VALDES-ORTEGA  
P O BOX 195596  
SAN JUAN, PR 00919-5596

US Bankruptcy Court District of P.R.  
U.S. Post Office and Courthouse Building  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

CENTENIAL DE PUERTO RICO  
PO BOX 71514  
SAN JUAN, PR 00936-8614

CREDIT PROTECTION, L.P.  
1355 NOEL ROAD  
DALLAS, TX 75240

FEDERAL LITIGATION DEPT OF JUSTICE  
PO BOX 9020192  
SAN JUAN, PR 00902-0192

MIDLAND CREDIT MANAGEMENT, INC.  
8875 AERO DR  
SAN DIEGO, CA 92123-2251

NORFOLK FINANCIAL CORP.  
PO BOX 363143  
SAN JUAN, PR 00936-3143

ALEJANDRO OLIVERAS RIVERA  
ALEJANDRO OLIVERAS, CHAPTER 13 TRUS  
PO BOX 9024062  
SAN JUAN, PR 00902-4062

MONSITA LECAROS ARRIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901-1938

ADVANCE COLLECTION SERVICES, INC.  
PO BOX 364607  
SAN JUAN, PR 00936-4607

COLON ATIENZA LEGAL & REPOSSESSION SERV.  
PO BOX 21382  
SAN JUAN, PR 00928-1382

DEPARTAMENTO DE HACIENDA  
PO BOX 9024140  
OFICINA 424 B  
SAN JUAN, PR 00902-4140

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 21126  
PHILADELPHIA PA 19114-0326

MONEY EXPRESS  
PO BOX 9146  
SAN JUAN, PR 00908-0146

ONELINK COMMUNICATIONS  
PO BOX 71496  
SAN JUAN, PR 00936-8596

GERARDO LUIS ESQUIN NAVARRO  
CALLE 126 CA-22  
JARDINES DE COUNTRY CLUB  
CAROLINA, PR 00983-2132

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

INTERNAL REVENUE SERVICE  
MERCANTIL PLAZA BLDG, ROOM 1014  
2 PONCE DE LEON AVE. STOP 27 1/2  
SAN JUAN, PR 00918-1693

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) ESQUILIN NAVARRO, GERARDO LUIS

End of Label Matrix	
Mailable recipients	22
Bypassed recipients	1
Total	23